

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

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**In re:**

**KARAHALIS, Paula**  
**SS# xxx xx 6461**

**Chapter 13**  
**Case # 15-13266-MSH**

**Debtor(s)**

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**ORDER CONFIRMING CHAPTER 13 PLAN**


The Debtor(s) filed an Amended Chapter 13 Plan (the "Plan") on June 9, 2016. The Debtor(s) filed a Certificate of Service on June 13, 2016, reflecting that the Plan was served on all creditors and parties in interest. No objections to the confirmation of the Plan were filed, or all objections were overruled by the Court or resolved by the parties. Upon consideration of the foregoing, the Court hereby orders the following:

1. The Plan is confirmed. The term of the Plan is 60 months.

2. The Debtor(s) shall pay to the Chapter 13 Trustee the sum of \$211.00 per month commencing October 1, 2015 which payments shall continue through the completion of the Plan and shall be made on the 1st day of each month unless otherwise ordered by the Court. Payments shall be made by Money Order or Bank Treasurer's check (personal checks will not be accepted) and shall be made payable to and forwarded to: Carolyn A. Bankowski, Chapter 13 Trustee, PO Box 1131 Memphis, TN 38101-1131.

3. The effective date of confirmation of the Plan is October 1, 2015. The disbursements to be made by the Chapter 13 Trustee pursuant to the confirmed plan are set forth on the attached summary which is incorporated by reference. Interested parties should consult the detailed provisions of the Plan for treatment of their particular claims and other significant provisions of the Plan. Unless otherwise ordered by the court, all property of the estate as defined in U.S.C. §§ 541 and 1306, including, but not limited to, any appreciation in the value of real property owned by the debtor as of the commencement of the case, shall remain property of the estate during the term of the plan and shall vest in the Debtor(s) only upon discharge. All property of the estate shall remain within the exclusive jurisdiction of the bankruptcy court. The Debtor(s) shall not transfer, sell or otherwise alienate property of the estate other than in accordance with the confirmed plan or other order of the bankruptcy court. The debtor shall be responsible for preserving and protecting property of the estate.

Dated: September 7, 2016

  
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United States Bankruptcy Judge

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SUMMARY OF DISBURSEMENTS TO BE MADE UNDER THE PLAN

1. Modified Secured Claims

NONE

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2. Unmodified Secured Claims

Castle View Homeowners Association is retaining its lien on 13 Sea Fox Lane, Gloucester, MA. The Debtor(s) shall continue to make regular monthly payments in accordance with the contract with Castle View Homeowners Association. Castle View Homeowners Association will be paid its pre-petition arrearage in the sum of \$8,978.40 over 60 months in the sum of \$149.64 per month.

Specialized Loan Servicing is retaining its lien on 13 Sea Fox Lane, Gloucester, MA. The Debtor(s) shall continue to make regular monthly payments in accordance with the contract with Specialized Loan Servicing. The Debtor has entered into a loan modification. The Trustee shall make no disbursements on the claim.

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3. Administrative Claims

NONE.

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4. Priority Claims

NONE

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5. Unsecured Claims

The holders of unsecured claims totaling \$2,397.29\* shall receive a dividend of no less than 100%  
\*This amount **does not** include the non-dischargeable student loans of US Dept. of Education, Mass Educational Financing Authority and Navient, these claims will be paid direct and not through the Plan. This sum **does not** include the unsecured judicial lien of Citibank in the sum of \$5,000.00, this will be paid direct and not through the plan.

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6. Other Pertinent Provisions

The Debtor intends to assume the lease of Citibank.